

Exhibit C

Citibank (South Dakota), N.A.
P.O. Box 6074
Sioux Falls, SD 57117-6074

December 4, 2007

1-800-967-2400
Fax 1-800-723-2777
TDD 1-800-846-1298
studentloan.com

PEARSON, TASHANNA B
2121 MARKET ST 403
PHILADELPHIA, PA 19103

DISCLOSURE STATEMENT

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	AMOUNT FINANCED	TOTAL OF PAYMENTS
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.
07.704	70.51*	583.00	653.51*
Payment Schedule:	Number of Payments:	Amounts of Payments:	When payments are due:
	13*	50.27*	On the 16 day of each month beginning on 12/16/2008*
<p>Variable Rate: Your rate of interest may increase during the term of this transaction if the index used by Citibank, N.A. increases. Your rate of interest may change on the first (1st) day of January, April, July, or October of each year ("Change Dates") until your loan is repaid. There is no limit on the amount which your rate of interest may increase during any period. Any increase in the rate of interest will take the form of an increase in the number of payments, higher monthly payments or both. Any increase in the number of payments to repay the loan will never exceed the maximum outlined in your promissory note. As an example of a rate increase, if your loan had a principal balance of \$10,000 at the prior quarter's Change Date (where the interest rate became 9.50% and there were 111 payments remaining), and that rate then increased by 0.50% to 10.0% (due to an increase in the index at the following Change Date), your regular monthly payment would increase from \$135.73 to \$138.38 per month, an increase of \$2.65. For this example, the number of payments does not increase.</p> <p>Late Charge: A late fee of up to \$15 per payment may be assessed for any payment more than 10 days past due.</p> <p>Security Interests: You are giving lender / servicer a security interest in all refunds of the proceeds (disbursements) of this loan given to you by your educational institution or any other party. Collateral securing other loans held by your lender / servicer, except those securing your principal dwelling, may also secure this loan.</p> <p>Prepayment: If you pay off early, you will not have to pay a penalty.</p> <p>See your contract documents for additional information regarding non-payment, default, and any required repayment in full before the scheduled date, prepayment refunds, any security interests and penalties.</p>			

Itemization of Amount Financed of: 583.00

0.00	Amount given to you directly
0.00	Amount paid to your account
583.00	Amount paid to UNIV OF PENNSYLVANIA-GRAD/PROF on your behalf
0.00	Prepaid Finance Charge

*Estimated